

Information to identify the case:

Debtor 1 **Michael J. Thorwart**

Social Security number or ITIN **xxx-xx-0207**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **20-23384-CMB**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael J. Thorwart

3/10/21

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael J. Thorwart
Debtor

Case No. 20-23384-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 10, 2021

User: culy
Form ID: 318

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2021:

Recip ID	Recipient Name and Address
db	+ Michael J. Thorwart, 4901 Havana Drive, Pittsburgh, PA 15239-2401
15318482	+ Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15318487	+ PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
15318488	+ PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Mar 11 2021 04:23:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Mar 11 2021 04:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 11 2021 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 11 2021 04:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 11 2021 03:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: HNDACOM	Mar 11 2021 04:23:00	American Honda Finance Corporation, American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016
cr	+ EDI: PRA.COM	Mar 11 2021 04:23:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15318477	EDI: WFFC.COM	Mar 11 2021 04:23:00	American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
15318479	+ Email/Text: bky@americanprofit.net	Mar 11 2021 03:54:00	American Profit Recovery, Attn: Bankruptcy, 34505 W 12 Mile Road #333, Farmington Hills, MI 48331-3288
15318478	+ Email/Text: bky@americanprofit.net	Mar 11 2021 03:54:00	American Profit Recovery, 34505 W. 12 Mile Road, Farmington Hills, MI 48331-3258
15318481	+ EDI: CAPITALONE.COM	Mar 11 2021 04:23:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15318480	+ EDI: CAPITALONE.COM	Mar 11 2021 04:23:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15318483	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 11 2021 03:53:00	Collection Service Center, Inc., Attn: Bankruptcy,

District/off: 0315-2

User: culy

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			839 5th Ave, New Kensington, PA 15068-6303
15318484	EDI: DISCOVER.COM	Mar 11 2021 04:23:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15318485	+ EDI: DISCOVER.COM	Mar 11 2021 04:23:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15318490	Email/Text: Bankruptcy.Notices@pnc.com	Mar 11 2021 03:52:00	Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
15318489	Email/Text: Bankruptcy.Notices@pnc.com	Mar 11 2021 03:52:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
15318486	+ Email/Text: paparalegals@pandf.us	Mar 11 2021 03:54:00	Patenaude & Felix, 501 Corporate Dr., Southpointe- Suite 205, Canonsburg, PA 15317-8584
15318491	+ EDI: RMSC.COM	Mar 11 2021 04:23:00	Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
15318869	+ EDI: RMSC.COM	Mar 11 2021 04:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15318493	+ EDI: RMSC.COM	Mar 11 2021 04:23:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15318492	+ EDI: RMSC.COM	Mar 11 2021 04:23:00	Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005
15318495	+ EDI: RMSC.COM	Mar 11 2021 04:23:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15318494	+ EDI: RMSC.COM	Mar 11 2021 04:23:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15318496	+ EDI: RMSC.COM	Mar 11 2021 04:23:00	Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005
15318497	+ EDI: RMSC.COM	Mar 11 2021 04:23:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: culy

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Lauren M. Lamb	on behalf of Debtor Michael J. Thorwart julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfbis.com

TOTAL: 4